HOUSE . . . . . . No. 3304

By Mr. Karol of Attleboro, petition of Stephen J. Karol for legislation to require insurance companies to grant a ten percent discount to motor vehicle operators who wear seat belts. Insurance.

## The Commonwealth of Massachusetts

In the Year One Thousand Nine Hundred and Eighty-Seven.

AN ACT RELATIVE TO PREMIUM CREDITS ON MOTOR VEHICLE INSURANCE POLICIES.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

- 1 The Commissioner of Insurance is hereby authorized and
- 2 directed to establish a program whereby automobile insurance
- 3 policy holders who agree to wear seat belts and require all pas-
- 4 sengers to wear seat belts shall be entitled to a minimum ten percent
- 5 discount in their automobile collision and underinsured motorist
- 6 premiums. If after having agreed to require seat belt use in their
- 7 motor vehicle, a policyholder is involved in a motor vehicle colli-
- 8 sion and it is determined that seat belts were not used, such policy-
- 9 holders agree to forfeit their automobile collision and underinsured
- 10 motorist coverage provisions of their automobile insurance policy.